

Fill in this information to identify your case:

Debtor 1	<u>Cordelia</u>	<u>Obiageli</u>	<u>Nwonwu</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>Eastern District of Virginia</u>			
Case number	<u>17-12431</u>		
	(If known)		

2017 JUL 17 A 10:32

CLERK  
U.S. BANKRUPTCY COURT  
ALEXANDRIA, VIRGINIA  
Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

##### Your assets

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)
  - 1a. Copy line 55, Total real estate, from *Schedule A/B* ..... \$ 299,000.00
  - 1b. Copy line 62, Total personal property, from *Schedule A/B* ..... \$ 22,790.00
  - 1c. Copy line 63, Total of all property on *Schedule A/B* ..... \$ 321,790.00

#### Part 2: Summarize Your Liabilities

##### Your liabilities

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)
    - 2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* ..... \$ 440,000.00
  3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
    - 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* ..... \$ 0.00
    - 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* ..... + \$ 17,648.30
- Your total liabilities** \$ 457,648.30

#### Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)
  - Copy your combined monthly income from line 12 of *Schedule I* ..... \$ 1,500.00
5. *Schedule J: Your Expenses* (Official Form 106J)
  - Copy your monthly expenses from line 22c of *Schedule J* ..... \$ 7,817.00

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) 17-12431

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
☒ Yes

**7. What kind of debt do you have?**

- ☐ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ \_\_\_\_\_

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

**Total claim**

**From Part 4 on Schedule E/F, copy the following:**

- 9a. Domestic support obligations (Copy line 6a.) \$ \_\_\_\_\_
- 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ \_\_\_\_\_
- 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ \_\_\_\_\_
- 9d. Student loans. (Copy line 6f.) \$ \_\_\_\_\_
- 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ \_\_\_\_\_
- 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$ \_\_\_\_\_
- 9g. **Total.** Add lines 9a through 9f. \$ \_\_\_\_\_

Fill in this information to identify your case and this filing:

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the Eastern District of Virginia  
Case number 17-12431

☐ Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1. 10189 Farragut Court  
Street address, if available, or other description  
  
Manassas m VA 20109  
City State ZIP Code  
  
Prince William  
County

**What is the property?** Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☒ Other Townhouse

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ 220,000.00 Current value of the portion you own? \$ 220,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

fee simple

**Who has an interest in the property?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

If you own or have more than one, list here:

1.2. 301 South Harris Street  
Street address, if available, or other description  
  
Willow Springs MO 65793  
City State ZIP Code  
  
Howell  
County

**What is the property?** Check all that apply.

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ Current value of the portion you own? \$

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

**Who has an interest in the property?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

3.3. Make: Ford  
Model: Econoline 2  
Year: 2002  
Approximate mileage: 158000  
Other information: \_\_\_\_\_

Who has an interest in the property? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 4,000.00 \$ 4,000.00

☐ Check if this is community property (see instructions)

3.4. Make: Chevrolet  
Model: Step van  
Year: 1984  
Approximate mileage: 150000  
Other information: Used ice cream truck

Who has an interest in the property? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 1,000.00 \$ 1,000.00

☐ Check if this is community property (see instructions)

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☐ No  
☐ Yes

4.1. Make: Wesco  
Model: Trailer  
Year: 1960  
Other information: Food trailer

Who has an interest in the property? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 1,000.00 \$ 1,000.00

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

4.2. Make: \_\_\_\_\_  
Model: \_\_\_\_\_  
Year: \_\_\_\_\_  
Other information: \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

☐ Check if this is community property (see instructions)

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here** \_\_\_\_\_ →

\$ 13,600.00

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe..... kitchenware - china plates,mugs. Furniture - book shelves, office desk and chair. Couch, sofabed - affected by recent flooding. Beds. Airconditioner, microwave \$ 500.00

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe..... Radio and cd player \$ 150.00

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

☒ Yes. Describe..... Medical books - mostly affected by recent flooding \$ 3,000.00

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe..... Excercise walker \$ 50.00

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe..... \$ \_\_\_\_\_

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... Everyday clothes, shoes, accessories \$ 4,000.00

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe..... Everyday jewelry \$ 500.00

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe..... \$ \_\_\_\_\_

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information, ..... \$ \_\_\_\_\_

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** →

\$ 8,200.00

Debtor 1 **Cordelia Obiageli Nwonwu**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes ..... Cash: ..... \$ 20.00

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes ..... Institution name:

17.1. Checking account:	<u>GoBank</u>	\$ <u>420.00</u>
17.2. Checking account:	_____	\$ _____
17.3. Savings account:	_____	\$ _____
17.4. Savings account:	_____	\$ _____
17.5. Certificates of deposit:	_____	\$ _____
17.6. Other financial account:	_____	\$ _____
17.7. Other financial account:	_____	\$ _____
17.8. Other financial account:	_____	\$ _____
17.9. Other financial account:	_____	\$ _____

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes ..... Institution or issuer name:

_____	\$ _____
_____	\$ _____
_____	\$ _____

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:	% of ownership:	
_____	<u>0%</u> %	\$ _____
_____	<u>0%</u> %	\$ _____
_____	<u>0%</u> %	\$ _____

Debtor 1 Cordelia Obiageli Nwonwu  
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Case number (if known) \_\_\_\_\_

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific  
information about  
them.....

Issuer name:

\_\_\_\_\_  
\$ \_\_\_\_\_  
\_\_\_\_\_  
\$ \_\_\_\_\_  
\_\_\_\_\_  
\$ \_\_\_\_\_

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each  
account separately.

Type of account:

Institution name:

401(k) or similar plan: \_\_\_\_\_ \$ \_\_\_\_\_  
Pension plan: \_\_\_\_\_ \$ \_\_\_\_\_  
IRA: \_\_\_\_\_ \$ \_\_\_\_\_  
Retirement account: \_\_\_\_\_ \$ \_\_\_\_\_  
Keogh: \_\_\_\_\_ \$ \_\_\_\_\_  
Additional account: \_\_\_\_\_ \$ \_\_\_\_\_  
Additional account: \_\_\_\_\_ \$ \_\_\_\_\_

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes .....

Institution name or individual:

Electric: \_\_\_\_\_ \$ \_\_\_\_\_  
Gas: \_\_\_\_\_ \$ \_\_\_\_\_  
Heating oil: \_\_\_\_\_ \$ \_\_\_\_\_  
Security deposit on rental unit: \_\_\_\_\_ \$ \_\_\_\_\_  
Prepaid rent: \_\_\_\_\_ \$ \_\_\_\_\_  
Telephone: \_\_\_\_\_ \$ \_\_\_\_\_  
Water: \_\_\_\_\_ \$ \_\_\_\_\_  
Rented furniture: \_\_\_\_\_ \$ \_\_\_\_\_  
Other: \_\_\_\_\_ \$ \_\_\_\_\_

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes .....

Issuer name and description:

\_\_\_\_\_  
\$ \_\_\_\_\_  
\_\_\_\_\_  
\$ \_\_\_\_\_  
\_\_\_\_\_  
\$ \_\_\_\_\_

Debtor 1 **Cordelia Obiageli Nwonwu**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes \_\_\_\_\_ Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

\_\_\_\_\_  
\$ \_\_\_\_\_  
\_\_\_\_\_  
\$ \_\_\_\_\_  
\_\_\_\_\_  
\$ \_\_\_\_\_

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them....

\$ \_\_\_\_\_

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them....

\$ \_\_\_\_\_

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them....

\$ \_\_\_\_\_

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years. \_\_\_\_\_

Federal: \$ \_\_\_\_\_  
State: \$ \_\_\_\_\_  
Local: \$ \_\_\_\_\_

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

Alimony: \$ \_\_\_\_\_  
Maintenance: \$ \_\_\_\_\_  
Support: \$ \_\_\_\_\_  
Divorce settlement: \$ \_\_\_\_\_  
Property settlement: \$ \_\_\_\_\_

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information.....

\$ \_\_\_\_\_



Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**31. Interests in insurance policies**

*Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*

☒ No

☐ Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information.....

\$ \_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

☒ No

☐ Yes. Describe each claim. ....

\$ \_\_\_\_\_

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☐ No

☐ Yes. Describe each claim. ....

\$ \_\_\_\_\_

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information.....

\$ \_\_\_\_\_

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here** →

\$ **440.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

☐ No. Go to Part 6.

☒ Yes. Go to line 38.

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

☒ No

☐ Yes. Describe.....

\$ \_\_\_\_\_

**39. Office equipment, furnishings, and supplies**

*Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*

☐ No

☒ Yes. Describe..... Office desk and chair

\$ **50.00**

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

- ☐ No
- ☒ Yes. Describe..... Kitchen utensils, pots, pans, medical books \$ 500.00

**41. Inventory**

- ☒ No
- ☐ Yes. Describe..... \$

**42. Interests in partnerships or joint ventures**

- ☒ No
- ☐ Yes. Describe..... Name of entity: % of ownership: \$
- |       |         |          |
|-------|---------|----------|
| _____ | _____ % | \$ _____ |
| _____ | _____ % | \$ _____ |
| _____ | _____ % | \$ _____ |

**43. Customer lists, mailing lists, or other compilations**

- ☒ No
- ☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
- ☐ No
- ☐ Yes. Describe..... \$

**44. Any business-related property you did not already list**

- ☒ No
- ☐ Yes. Give specific information .....
- |       |          |
|-------|----------|
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here** →

\$ 550.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**47. Farm animals**

Examples: Livestock, poultry, farm-raised fish

- ☒ No
- ☐ Yes.....

\$ 0.00

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

48. Crops—either growing or harvested

☒ No

☐ Yes. Give specific information. ....

\$ 0.00

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No

☐ Yes. ....

\$ 0.00

50. Farm and fishing supplies, chemicals, and feed

☒ No

☐ Yes. ....

\$ 0.00

51. Any farm- and commercial fishing-related property you did not already list

☒ No

☐ Yes. Give specific information. ....

\$ 0.00

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here →

\$ 0.00

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information. ....

\$ 0.00

\$

\$

54. Add the dollar value of all of your entries from Part 7. Write that number here →

\$ 0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 → \$ 299,000.00

56. Part 2: Total vehicles, line 5 \$ 13,600.00

57. Part 3: Total personal and household items, line 15 \$ 8,200.00

58. Part 4: Total financial assets, line 36 \$ 440.00

59. Part 5: Total business-related property, line 45 \$ 550.00

60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00

61. Part 7: Total other property not listed, line 54 + \$ 0.00

62. Total personal property. Add lines 56 through 61. .... \$ 22,790.00 Copy personal property total → + \$ 22,790.00

63. Total of all property on Schedule A/B. Add line 55 + line 62. .... \$ 321,790.00

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

1.3. 301 South Harris Street  
Street address, if available, or other description

Willow Springs MO 65793  
City State ZIP Code

Howell  
County

**What is the property?** Check all that apply.

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ 79,000.00  
Current value of the portion you own? \$ 79,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.  
fee simple

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. \_\_\_\_\_ →

\$ 299,000.00

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1. Make: Toyota  
Model: Prius  
Year: 2010  
Approximate mileage: 160000  
Other information: \_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ 6,000.00  
Current value of the portion you own? \$ 6,000.00

If you own or have more than one, describe here:

3.2. Make: Mazda  
Model: MPV  
Year: 2004  
Approximate mileage: 265000  
Other information: \_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ 1,600.00  
Current value of the portion you own? \$ 1,600.00

☐ Check if this is an amended filing

## 12/15

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

3. Are you claiming a homestead exemption of more than \$155,675?  
(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☒ No

☐ Yes

Debtor 1 Cordelia Nwomwu  
First Name Middle Name Last Name

Case number (if known) 17-12431

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption</small>	Specific laws that allow exemption
Brief description: <u>Chevrolet Sep Van</u> Line from Schedule A/B: <u>234 → 2-3-4</u>	\$ _____	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

Fill in this information to identify your case:

Debtor 1	<u>Cordelia</u>	<u>Obiageli</u>	<u>Nwonwu</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Virginia			
Case number (If known)	<u>17-12431</u>		

☐ Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below.

#### Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
\$ 320,000.00	\$ 220,000.00	\$ 00,000.00

2.1 OCWEN Loan Servicing Inc.

Creditor's Name  
1661 Wothington Road, # 100  
Number Street

West Palm Beach FL 33409  
City State ZIP Code

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred 04/18/2005

Describe the property that secures the claim:

Townhouse located at : 10189 Farragut Court, Manassas, VA 20109

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Last 4 digits of account number 1 0 8 0

2.2 Zachary S. Johnson

Creditor's Name  
122 Brandywine  
Number Street

Rogersville MO 65742  
City State ZIP Code

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Describe the property that secures the claim:

Single Family Home located at: 301 South Harris Street, Willow Springs, MO 65793

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 440,000.00

Debtor 1 **Cordelia Obiageli Nwonwu**  
First Name Middle Name Last Name

Case number (if known) **17-12431**

**Part 1:**

**Additional Page**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
\$ 16,500.00	\$ 3,600.00	\$ 12,900.00

**1** **Credit Acceptance**  
Creditor's Name  
**P. O. Bax 5070**  
Number Street  
  
**Southfield MI 48086**  
City State ZIP Code

Describe the property that secures the claim:

**Car Loan**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
  
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **0 3 8 4**

**3** **Second Iron gate Community Ass**  
Creditor's Name  
**1900 Gallows Rd %700**  
Number Street  
  
**Tyson's Corner VA 22182**  
City State ZIP Code

Describe the property that secures the claim:

**Judgement Lien**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☒ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
  
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

**3** **Prince William County**  
Creditor's Name  
**P. O. Box 2467**  
Number Street  
  
**Prince William VA2**  
City State ZIP Code

Describe the property that secures the claim:

**Cut yard grass**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
  
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 16,500.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$ 465,500.00



Debtor 1 Cordelia Obiageli Nwonwu Case number (if known) 17-12431  
First Name Middle Name Last Name

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ Name  
RB Rees Broome, PC  
Number Street  
1900 gallows Road # 700  
Tyson's Corner VA 22182  
City State ZIP Code

On which line in Part 1 did you enter the creditor? 2  
Last 4 digits of account number \_\_\_\_\_

☐ Name  
Number Street  
City State ZIP Code

On which line in Part 1 did you enter the creditor? \_\_\_\_\_  
Last 4 digits of account number \_\_\_\_\_

☐ Name  
Number Street  
City State ZIP Code

On which line in Part 1 did you enter the creditor? \_\_\_\_\_  
Last 4 digits of account number \_\_\_\_\_

☐ Name  
Number Street  
City State ZIP Code

On which line in Part 1 did you enter the creditor? \_\_\_\_\_  
Last 4 digits of account number 1 0 8 0

☐ Name  
Number Street  
City State ZIP Code

On which line in Part 1 did you enter the creditor? \_\_\_\_\_  
Last 4 digits of account number \_\_\_\_\_

☐ Name  
Number Street  
City State ZIP Code

On which line in Part 1 did you enter the creditor? \_\_\_\_\_  
Last 4 digits of account number \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 **Cordelia Obiageli Nwonwu**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Virginia

Case number **17-12431**  
(If known)

☐ Check if this is an amended filing

## Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.  
☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

2.1

Priority Creditor's Name

Number Street

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No  
☐ Yes

Last 4 digits of account number \$ \$ \$

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☐ Other. Specify

2.2

Priority Creditor's Name

Number Street

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No  
☐ Yes

Last 4 digits of account number \$ \$ \$

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☐ Other. Specify

Debtor 1 Cordelia Obiageli Nwonwu Case number (if known) 17-12431  
First Name Middle Name Last Name

**Part 1: Your PRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Total claim Priority amount Nonpriority amount

☐

Priority Creditor's Name

Last 4 digits of account number \$ \$ \$

Number Street

When was the debt incurred?

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☐ Other: Specify

Is the claim subject to offset?

- ☐ No  
☐ Yes

☐

Priority Creditor's Name

Last 4 digits of account number \$ \$ \$

Number Street

When was the debt incurred?

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☐ Other: Specify

Is the claim subject to offset?

- ☐ No  
☐ Yes

☐

Priority Creditor's Name

Last 4 digits of account number \$ \$ \$

Number Street

When was the debt incurred?

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☐ Other: Specify

Is the claim subject to offset?

- ☐ No  
☐ Yes

Debtor 1 Cordelia Obiageli Nwonwu Case number (if known) 17-12431  
First Name Middle Name Last Name

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

<b>4.1</b>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Number Street</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">City State ZIP Code</div>	<div style="text-align: right; margin-bottom: 10px;"><b>Total claim</b></div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Last 4 digits of account number</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">When was the debt incurred?</div> <div style="margin-top: 20px;">As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div style="margin-top: 10px;"><b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____</div>
<div style="display: flex; justify-content: space-between;"><div style="width: 45%;"><p><b>Who incurred the debt?</b> Check one.</p><p><input type="checkbox"/> Debtor 1 only</p><p><input type="checkbox"/> Debtor 2 only</p><p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p><p><input type="checkbox"/> At least one of the debtors and another</p><p><input type="checkbox"/> Check if this claim is for a community debt</p><p><b>Is the claim subject to offset?</b></p><p><input type="checkbox"/> No</p><p><input type="checkbox"/> Yes</p></div><div style="width: 45%;"><p><b>As of the date you file, the claim is:</b> Check all that apply.</p><p><input type="checkbox"/> Contingent</p><p><input type="checkbox"/> Unliquidated</p><p><input type="checkbox"/> Disputed</p><p><b>Type of NONPRIORITY unsecured claim:</b></p><p><input type="checkbox"/> Student loans</p><p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p><p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p><p><input type="checkbox"/> Other. Specify _____</p></div></div>		

<b>4.2</b>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Number Street</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">City State ZIP Code</div>	<div style="text-align: right; margin-bottom: 10px;"><b>Total claim</b></div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Last 4 digits of account number</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">When was the debt incurred?</div> <div style="margin-top: 20px;">As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div style="margin-top: 10px;"><b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____</div>
<div style="display: flex; justify-content: space-between;"><div style="width: 45%;"><p><b>Who incurred the debt?</b> Check one.</p><p><input type="checkbox"/> Debtor 1 only</p><p><input type="checkbox"/> Debtor 2 only</p><p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p><p><input type="checkbox"/> At least one of the debtors and another</p><p><input type="checkbox"/> Check if this claim is for a community debt</p><p><b>Is the claim subject to offset?</b></p><p><input type="checkbox"/> No</p><p><input type="checkbox"/> Yes</p></div><div style="width: 45%;"><p><b>As of the date you file, the claim is:</b> Check all that apply.</p><p><input type="checkbox"/> Contingent</p><p><input type="checkbox"/> Unliquidated</p><p><input type="checkbox"/> Disputed</p><p><b>Type of NONPRIORITY unsecured claim:</b></p><p><input type="checkbox"/> Student loans</p><p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p><p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p><p><input type="checkbox"/> Other. Specify _____</p></div></div>		

<b>4.3</b>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Number Street</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">City State ZIP Code</div>	<div style="text-align: right; margin-bottom: 10px;"><b>Total claim</b></div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Last 4 digits of account number</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">When was the debt incurred?</div> <div style="margin-top: 20px;">As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div style="margin-top: 10px;"><b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____</div>
<div style="display: flex; justify-content: space-between;"><div style="width: 45%;"><p><b>Who incurred the debt?</b> Check one.</p><p><input type="checkbox"/> Debtor 1 only</p><p><input type="checkbox"/> Debtor 2 only</p><p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p><p><input type="checkbox"/> At least one of the debtors and another</p><p><input type="checkbox"/> Check if this claim is for a community debt</p><p><b>Is the claim subject to offset?</b></p><p><input type="checkbox"/> No</p><p><input type="checkbox"/> Yes</p></div><div style="width: 45%;"><p><b>As of the date you file, the claim is:</b> Check all that apply.</p><p><input type="checkbox"/> Contingent</p><p><input type="checkbox"/> Unliquidated</p><p><input type="checkbox"/> Disputed</p><p><b>Type of NONPRIORITY unsecured claim:</b></p><p><input type="checkbox"/> Student loans</p><p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p><p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p><p><input type="checkbox"/> Other. Specify _____</p></div></div>		

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) 17-12431

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

2-1

BGE

Nonpriority Creditor's Name

P. O. Box 1475

Number Street

Baltimore

MD

21203

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number 8 5 1 5

\$ 11,183.00

When was the debt incurred? 01/01/2015

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Electric Bill

2-2

Stanley Zerden dba Leading Dress Shop

Nonpriority Creditor's Name

3801 Canterbury Rd, # 1006

Number Street

Baltimore

MD

21218

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

\$ 6,465.30

When was the debt incurred? 06/15/2017

As of the date you file, the claim is: Check all that apply.

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Housing / Eviction Judgement

2-3

Second Iron gate Community Association

Nonpriority Creditor's Name

1900 Gallows Rd # 700

Number Street

Tyson's Corner

VA

22182

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

\$ \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify \_\_\_\_\_

Debtor 1 Cordelia Obiageli Nwonwu Case number (if known) 17-12431  
First Name Middle Name Last Name

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

RB Rees Broome, PC

Name

1900 Gallows Road, # 700

Number Street

Tyson's Corner

VA

22182

City

State

ZIP Code

Name

Number Street

City

State

ZIP Code

Name

Number Street

City

State

ZIP Code

Name

Number Street

City

State

ZIP Code

Name

Number Street

City

State

ZIP Code

Name

Number Street

City

State

ZIP Code

Name

Number Street

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2-3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Claims

Last 4 digits of account number

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name


Case number (if known) 17-12431

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

	Total claim
<b>Total claims from Part 1</b>	
6a. Domestic support obligations	6a. \$ _____
6b. Taxes and certain other debts you owe the government	6b. \$ _____
6c. Claims for death or personal injury while you were intoxicated	6c. \$ _____
6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + \$ _____
6e. Total. Add lines 6a through 6d.	6e. <div style="border: 1px solid black; padding: 2px;">\$ _____</div>

	Total claim
<b>Total claims from Part 2</b>	
6f. Student loans	6f. \$ _____
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ _____
6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ _____
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + \$ 17,648.30
6j. Total. Add lines 6f through 6i.	6j. <div style="border: 1px solid black; padding: 2px;">\$ 17,648.30</div>

Fill in this information to identify your case:			
Debtor	Cordelia	Obiageli	Nwonwu
	First Name	Middle Name	Last Name
Debtor 2 (Spouse If filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Virginia			
Case number (If known)	17-12431		

☐ Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

- 2.1 Stanley Zerden  
Name  
3801 Canterbury Rd # 1006  
Number Street  
Baltimore MD 21218  
City State ZIP Code  
Lease of Restaurant building with dwelling, located at 582 Old Town Mall, Baltimore, MD 21202
- 2.2 Leading Dress Shop  
Name  
3801 Canterbury Rd # 1006  
Number Street  
Baltimore MD 21218  
City State ZIP Code
- 2.3  
Name  
Number Street  
City State ZIP Code
- 2.4  
Name  
Number Street  
City State ZIP Code
- 2.5  
Name  
Number Street  
City State ZIP Code



Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) 17-12431

**Additional Page if You Have More Contracts or Leases**

Person or company with whom you have the contract or lease

What the contract or lease is for

2.2

Name \_\_\_\_\_  
Number \_\_\_\_\_ Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.3

Name \_\_\_\_\_  
Number \_\_\_\_\_ Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.4

Name \_\_\_\_\_  
Number \_\_\_\_\_ Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.5

Name \_\_\_\_\_  
Number \_\_\_\_\_ Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.6

Name \_\_\_\_\_  
Number \_\_\_\_\_ Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.7

Name \_\_\_\_\_  
Number \_\_\_\_\_ Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.8

Name \_\_\_\_\_  
Number \_\_\_\_\_ Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.9

Name \_\_\_\_\_  
Number \_\_\_\_\_ Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<u>Cordelia</u>	<u>Obiageli</u>	<u>Nwonwu</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Virginia			
Case number (if known)	<u>17-12431</u>		

☐ Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

**Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.**

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No

☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☐ No

☐ Yes. In which community state or territory did you live? \_\_\_\_\_ Fill in the name and current address of that person.

\_\_\_\_\_  
Name of your spouse, former spouse, or legal equivalent

\_\_\_\_\_  
Number Street

\_\_\_\_\_  
City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

None

Name

Number Street

City State ZIP Code

3.2

Name

Number Street

City State ZIP Code

3.3

Name

Number Street

City State ZIP Code

☐ Schedule D, line \_\_\_\_\_

☐ Schedule E/F, line \_\_\_\_\_

☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_

☐ Schedule E/F, line \_\_\_\_\_

☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_

☐ Schedule E/F, line \_\_\_\_\_

☐ Schedule G, line \_\_\_\_\_

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) 17-12431

**Additional Page to List More Codebtors**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

<div>3_</div> <div>None</div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
<div>3_</div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
<div>3_</div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
<div>3_</div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
<div>3_</div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
<div>3_</div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
<div>3_</div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
<div>3_</div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
<div>3_</div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
<div>3_</div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_


☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)     
First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Virginia 

Case number 17-12431  
 (If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Employment

#### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

#### Employment status

#### Debtor 1

- ☒ Employed  
☐ Not employed

#### Debtor 2 or non-filing spouse

- ☐ Employed  
☐ Not employed

#### Occupation

#### Employer's name

Self / Nigerian Kitchen

#### Employer's address

582 Old Town Mall

Number Street

Number Street

Baltimore MD 21202

City State ZIP Code

City State ZIP Code

#### How long employed there?

### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

#### For Debtor 1

2. \$ 0.00

#### For Debtor 2 or non-filing spouse

\$

3. **Estimate and list monthly overtime pay.**

3. + \$ 0.00

+ \$

4. **Calculate gross income.** Add line 2 + line 3.

4. \$ 0.00

\$

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) 17-12431

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here..... → 4.	\$ _____	\$ _____	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ _____	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ _____	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ _____	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ _____	
5e. Insurance	5e. \$ 500.00	\$ _____	
5f. Domestic support obligations	5f. \$ 0.00	\$ _____	
5g. Union dues	5g. \$ 0.00	\$ _____	
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ _____	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 500.00	\$ _____	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ -500.00	\$ _____	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 2,000.00	\$ _____	
8b. Interest and dividends	8b. \$ 0.00	\$ _____	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ _____	
8d. Unemployment compensation	8d. \$ 0.00	\$ _____	
8e. Social Security	8e. \$ 0.00	\$ _____	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ _____	
8g. Pension or retirement income	8g. \$ 0.00	\$ _____	
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ _____	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 2,000.00	\$ _____	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 1,500.00	+ \$ _____ = \$ 1,500.00	
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
		11. + \$ _____	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies			12. \$ 1,500.00 <b>Combined monthly income</b>
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <span style="border: 1px solid black; padding: 2px;">Projected revenue from restaurant business and real estate investing</span>			

Fill in this information to identify your case:

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Virginia

Case number 17-12431  
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

Your expenses

4. \$ 2,500.00

4a. \$ 200.00

4b. \$ 150.00

4c. \$ 50.00

4d. \$ 80.00

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) 17-12431

**Your expenses**

- |  |      |    |               |
|--|------|----|---------------|
| 5. <b>Additional mortgage payments for your residence</b> , such as home equity loans  | 5.   | \$ | <u>0.00</u>   |
| 6. <b>Utilities:</b>   |      |    |               |
| 6a. Electricity, heat, natural gas   | 6a.  | \$ | <u>450.00</u> |
| 6b. Water, sewer, garbage collection   | 6b.  | \$ | <u></u>       |
| 6c. Telephone, cell phone, Internet, satellite, and cable services   | 6c.  | \$ | <u>150.00</u> |
| 6d. Other. Specify: _____  | 6d.  | \$ | <u></u>       |
| 7. <b>Food and housekeeping supplies</b>   | 7.   | \$ | <u>100.00</u> |
| 8. <b>Childcare and children's education costs</b>   | 8.   | \$ | <u>0.00</u>   |
| 9. <b>Clothing, laundry, and dry cleaning</b>  | 9.   | \$ | <u>30.00</u>  |
| 10. <b>Personal care products and services</b>   | 10.  | \$ | <u>20.00</u>  |
| 11. <b>Medical and dental expenses</b>   | 11.  | \$ | <u>0.00</u>   |
| 12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | 12.  | \$ | <u>100.00</u> |
| 13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | 13.  | \$ | <u>0.00</u>   |
| 14. <b>Charitable contributions and religious donations</b>  | 14.  | \$ | <u></u>       |
| 15. <b>Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.   |      |    |               |
| 15a. Life insurance  | 15a. | \$ | <u>0.00</u>   |
| 15b. Health insurance  | 15b. | \$ | <u>0.00</u>   |
| 15c. Vehicle insurance   | 15c. | \$ | <u>500.00</u> |
| 15d. Other insurance. Specify: _____   | 15d. | \$ | <u></u>       |
| 16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____  | 16.  | \$ | <u></u>       |
| 17. <b>Installment or lease payments:</b>  |      |    |               |
| 17a. Car payments for Vehicle 1  | 17a. | \$ | <u>507.00</u> |
| 17b. Car payments for Vehicle 2  | 17b. | \$ | <u></u>       |
| 17c. Other. Specify: _____   | 17c. | \$ | <u></u>       |
| 17d. Other. Specify: _____   | 17d. | \$ | <u></u>       |
| 18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b> | 18.  | \$ | <u>0.00</u>   |
| 19. <b>Other payments you make to support others who do not live with you.</b><br>Specify: _____   | 19.  | \$ | <u>0.00</u>   |
| 20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>   |      |    |               |
| 20a. Mortgages on other property   | 20a. | \$ | <u>950.00</u> |
| 20b. Real estate taxes   | 20b. | \$ | <u>220.00</u> |
| 20c. Property, homeowner's, or renter's insurance  | 20c. | \$ | <u>110.00</u> |
| 20d. Maintenance, repair, and upkeep expenses  | 20d. | \$ | <u>600.00</u> |
| 20e. Homeowner's association or condominium dues   | 20e. | \$ | <u>0.00</u>   |

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Case number (if known) 17-12431

21. **Other. Specify:** Restaurant lease rental

21. +\$ 1,100.00

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 7,817.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 7,817.00

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 1,500.00

23b. Copy your monthly expenses from line 22c above.

23b. - \$ 7,817.00

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ -6,317.00

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.


☒ Yes. Explain here: I plan to keep my restaurant open for revenue and then invest in real estate, that is if I remain at the restaurant and not become evicted.



Fill in this information to identify your case:

Debtor 1 Cordelia Obiageli Nwonwu  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Virginia 

Case number (If known) 17-12431

☐ Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x

Signature of Debtor 1

Date 07/15/2017

MM / DD / YYYY

x

Signature of Debtor 2

Date \_\_\_\_\_

MM / DD / YYYY

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Alexandria Division

2017 JUL 17 A 10:19

In re Cordelia O. Nwomwu

Case No. 17-12431

Chapter 7

CLERK  
JS BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA

Debtor(s)

COVER SHEET FOR LIST OF CREDITORS

I hereby certify under penalty of perjury that the master mailing list of creditors submitted either on computer diskette or by a typed hard copy in scannable format, with Request for Waiver attached, is a true, correct and complete listing to the best of my knowledge.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney, (2) the court will rely on the creditor listing for all mailings, and (3) that the various schedules and statements required by the Bankruptcy Rules are not used for mailing purposes.

Master mailing list of creditors submitted via:

- (a) ☒ computer diskette listing a total of 41 creditors; or  
(b) ☐ scannable hard copy, with Request for Waiver attached,  
consisting of \_\_\_\_\_ pages, listing a total of \_\_\_\_\_ creditors



Debtor

Joint Debtor

Date: 07-12-2017 [Check if applicable] \_\_\_\_\_ Creditor(s) with  
foreign addresses included on disk/hard copy.

Label Matrix for local noticing  
422-1  
Case 17-12431-KHK  
Eastern District of Virginia  
Alexandria  
Mon Jul 17 10:36:05 EDT 2017

United States Bankruptcy Court  
200 South Washington Street  
Alexandria, VA 22314-5405

ADT SECURITY SERVICES  
P. O. BOX 371878  
PITTSBURGH, PA 15250-7878

AMERICAN MEDICAL COLLECTION AGENCY  
WESTCHESTER PLAZA, SUITE 110  
ELMSFORD, NY 10523-1615

AMERICAN MEDICAL COLLECTIONS  
2269 S SAW MILL RIVER ROAD  
ELMSFORD, NY 10523-3832

ARLINGTON COUNTY TRAFFIC COURT  
1424 COURTH HOUSE RD  
ARLINGTON, VA 22201

BALTIMORE GAS & ELECTRIC, BGE  
P. O. BOX 13070  
PHILADELPHIA, PA 19101-3070

BALTIMORE GAS & ELECTRIC, BGE  
P. O. BOX 1475  
BALTIMORE, MD 21203-1475

CAPITAL ACCOUNTS LLC  
P. O. BOX 140065  
NASHVILLE, TN 37214-0065

CENTURYLINK  
20 LENORA STREET, 7TH FLOOR  
SEATTLE, WA 98121-2210

COMCAST  
8031 CORPORATE DRIVE  
WHITE MARSH  
BALTIMORE, MD 21235-4977

CREDIT ACCEPTANCE CORPORATION  
P. O. BOX 5070  
CREDIT DISPUTE DEPT  
SOUTHFIELD, MI 48086-5070

WELLS FARGO BANK  
P. O. BOX 6995  
PORTLAND, OR 97228-6995

EMA  
P. O. BOX 1586  
SAINT PETERS, MO 63376-0028

EMERGENCY MEDICAL ASSOCIATES, EMA  
20010 CENTURY BLVD # 200  
GERMANTOWN, MD 20874-1118

GEICO ADVANTAGE COMPANY  
TWO WELLS AVENUE  
NEWTON CENTER, MA 02459-3225

GENETICS & IVF INSTITUTE, GIVF  
C/O WILLIAM E. GARDNER  
3905 RAILROAD AVENUE, SUITE 203N  
FAIRFAX, VA 22030-3931

GENETICS & IVF INSTITUTE, GIVF  
P. O. BOX 644903  
PITTSBURGH, PA 15264-4903

MARYLAND DISTRICT COURT - HOUSING  
APPEAL CASE # 2017-216510 / RE: BON  
00 EAST FAYETTE STREET  
BALTIMORE, MD 21202

MERIDIAN FINANCIAL MANAGEMENT  
575 MAIN ST  
LAUREL, MD 20707-4343

NOVANT HEALTH  
P. O. BOX 2004  
MERRIFIELD, VA 22116-2004

NOVANT HEALTH  
VIRGINIA INTERNAL MEDICINE  
700 SUDLEY ROAD  
MANASSAS, VA 20110-4418

NOVANT HEALTH  
VIRGINIA INTERNAL MEDICINE  
P. O. BOX 3475  
TOLEDO, OH 43607-0475

OCWEN LOAN SERVICING  
1661 WORTHINGTON ROAD, SUITE # 100  
WEST PALM BEACH  
WEST PALM BEACH, FL 33409-6493

ONLINE COLLECTIONS GRVL  
P. O. BOX 1489  
WINTERVILLE, NC 28590-1489

ONLINE INFORMATION SERVICES  
P. O. BOX 1489  
WINTERVILLE, NC 28590-1489

PG COUNTY  
P. O. BOX 806  
LANHAM, MD 20703-0806

PNC BANK  
CONSUMER LOAN CENTER  
730 LIBERTY AVENUE  
PITTSBURGH, PA 15222-4704

PNC BANK  
NCB MANAGEMENT SERVICES INC.  
P. O. BOX 1099  
LANGHORNE, PA 19047-6099

PNC BANK CARD SERVICES  
P. O. BOX 3180  
PITTSBURGH, PA 15230-3180

PRINCE GEORGES COUNTY  
21 BASIL COURT  
UPPER MARLBORO, MD 20774-5343

PRINCE GEORGES COUNTY  
P. O. BOX 806  
LANHAM, MD 20703-0806

PRINCE WILLIAM COUNTY  
P. O. BOX 2467  
WOODBIDGE, VA 22195-2467

PRINCE WILLIAM COUNTY  
P. O. BOX 34933  
ALEXANDRIA, VA 22334-0933

PROFESSIONAL MANAGEMENT ACCOUNTS  
P. O. BOX 37038  
WASHINGTON, DC 20013-7038

SECOND IRONGATE COMMUNITY ASSOCIATION  
C/O REE REES BROOME, PC  
1900 GALLOWES ROAD, SUITE 700, TYSON  
VIENNA, VA 22182-4098

SECOND IRONGATE COMMUNITY ASSOCIATION  
C/O REES BROOME, PC  
1900 GALLOWES ROAD, # 700, TYSON  
VIENNA, VA 22182-4098

STANLEY ZERDEN / LEADING DRESS SHOP  
3801 CANTEBURY ROAD # 1006  
BALTIMORE, MD 21218-2379

SUMMIT NATURAL GAS  
P. O. BOX 1489  
WINTERVILLE, NC 28590-1489

PT MOBILE  
C/O AMERICAN INFOSOURCE LP  
515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

UNITED CONSUMERS INC.  
14205 TELEGRAPH ROAD, 2ND FLOOR  
WOODBIDGE, VA 22192-4615

VIRGINIA RADIOLOGY ASSOCIATES  
8629 SUDLEY ROAD # 102  
MANASSAS, VA 20110-4590

VIRGINIA RADIOLOGY ASSOCIATES  
8629 SUDLEY ROAD, SUITE 102  
MANASSAS, VA 20110-4590

ZACHARY JONSON  
122 BRANDYWINE  
ROGERSVILLE  
ROGERSVILLE, MO 65742-8637

Cordelia Obiageli Nwonwu  
10189 FARRAGUT COURT  
MANASSAS, VA 20109-3520

Mr. Jason Gold  
Welson Mullins Riley & Scarborough LLP  
101 Constitution Avenue, N.W.  
Suite 900  
Washington, DC 20001-2133

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

MOBILE FINANCIAL  
P. O. BOX 629025  
SILVER DORADO HILLS, CA 95762

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

d) BALTIMORE GAS & ELECTRIC. BGE  
P. O. BOX 1475  
BALTIMORE, MD 21203-1475

End of Label Matrix  
Mailable recipients 45  
Bypassed recipients 1  
Total 46